

FEDERAL HOUSING FINANCE BOARD
COMMUNITY SUPPORT STATEMENT

(Instructions on Reverse)

Name of Institution: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Docket Number: _____

Contact Person: (Mr./Ms.) _____ Title: _____

Phone Number: (____) _____ Fax Number: (____) _____

I. CRA Factor

Most recent federal CRA Rating: _____ CRA Evaluation Date: _____

II. First-time Homebuyer Factor (You may complete either Section A or B, or both sections. Members with "Outstanding" federal CRA ratings need not complete this section.)

A. Complete the following four questions using data for the past year.

- 1. Number of mortgage loans made to first-time homebuyers _____
- 2. Dollar amount of loans made to first-time homebuyers \$ _____
- 3. Loans made to first-time homebuyers as a percentage of all mortgage loans _____%
- 4. Dollars loaned to first-time homebuyers as a percentage of all mortgage dollars loaned _____%

B. Check as many boxes as appropriate

- 1. In-house first-time homebuyer program (e.g. marketing plans and outreach programs) _____
- 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers _____
- 3. Flexible underwriting standards for first-time homebuyers _____
- 4. Participate in nationwide first-time homebuyer programs (Fannie Mae, Freddie Mac, etc.) _____
- 5. Participate in federal government programs that serve first-time homebuyers (FHA, VA, etc.) _____
- 6. Participate in state or local government programs targeted to first-time homebuyers _____
- 7. Financial support or technical assistance to community groups or organizations that assist first-time homebuyers _____
- 8. Participate in loan consortia that make loans to first-time homebuyers _____
- 9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers _____
- 10. Hold investments or make loans that support first-time homebuyer programs _____
- 11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers _____
- 12. Participate in service organizations that provide mortgages _____
- 13. Participate in FHLBank community lending programs _____
- 14. Other (see instructions for Part II) _____

III. Certify that information in this Community Support Statement and the attachments is correct to the best of your knowledge by filling out the information below.

Signed _____ Title _____

Print Name _____ Date _____

Community Support Statement Instructions

Purpose: To maintain continued access to long-term advances, section 10(g) of the Federal Home Loan Bank Act [12 U.S.C. §1430(g)] requires the Federal Housing Finance Board (Finance Board) to take into account a Federal Home Loan Bank member's performance under the Community Reinvestment Act of 1977 [12 U.S.C. §2901 et seq.] (CRA) and its record of lending to first-time homebuyers. For purposes of community support review, the term "long-term advances" means advances with a term to maturity greater than one year.

Part I (CRA Factor): Members subject to CRA may complete this section. Indicate your institution's most recent federal CRA evaluation rating and date. [If your institution is not subject to CRA, indicate this in the CRA evaluation field on this form.]

If a member's most recent federal CRA evaluation is rated "Needs to Improve," the Finance Board will place that member on probation until it receives the rating from its next CRA examination. During the probationary period, it will retain access to long-term advances. If the member does not receive an improved CRA rating at its next CRA evaluation, its access to long-term advances will be restricted.

If a member's most recent federal CRA rating is "Substantial Non-compliance," the Finance Board immediately will take action to restrict that member's access to long term advances. The restriction will remain in effect until the member's rating improves.

Part II (First-time Homebuyer Factor): All members, except those with "Outstanding" federal CRA ratings must complete this section. An institution may demonstrate assistance to first-time homebuyers in many ways, but the Finance Board is particularly interested in actual loans, products, and services to first-time homebuyers. Although completion of both Section A and Section B is requested, you may satisfy the first-time homebuyer factor by demonstrating adequate lending performance (Section A), by demonstrating participation in programs that assist first-time homebuyers (Section B), or by a combination of both factors. If the information requested in Part II is inadequate to reflect your institution's compliance with the first-time homebuyer factor, you may attach a one-page description of your efforts to assist first-time homebuyers and/or an explanation of factors affecting your institution's ability to assist first-time homebuyers. No other information beyond this one-page description will be considered.

If a member does not submit evidence of assistance to first-time homebuyers, the Finance Board immediately will take action to restrict that member's access to long term advances. The restriction will remain in effect until the member submits information satisfactory to the Finance Board.

Part III (Certification): All members must complete this section. An appropriate senior official must certify that the information in this Community Support Statement and the attachments is correct to the best of his/her knowledge.

Assistance: Your Federal Home Loan Bank has a Community Support Program that can assist you in preparing your Community Support Statement.

Once you have completed this form, please submit it, along with any attachments, to the Federal Housing Finance Board, Office of Supervision, Community Investment and Affordable Housing, 1625 Eye Street, N. W., Washington, DC 20006.